

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In Re:)	
)	Chapter 7
Ryan K. Wolfson,)	
)	Case No: 19-11618 LSS
Debtor.)	
<hr style="width: 40%; margin-left: 0;"/>)	
Ryan K. Wolfson,)	
)	
Plaintiff,)	Adversary No: 19-50717 (LSS)
vs.)	
)	
Betsey DeVos on behalf of the Department of)	
Education, Pennsylvania Higher Education)	
Assistance Agency, d/b/a Fedloan Servicing,)	
Navient Solutions, Inc., American Education)	
Education Services,)	
)	
Defendants.)	

NOTICE OF APPEAL AND STATEMENT OF ELECTION

Pursuant to Bankruptcy Rule 8003 and 28 U.S.C. §158 (a)(1), Educational Credit Management Corp., (“ECMC”) submits this Notice of Appeal in conformity with Official Bankruptcy Form B417.

Part 1: Identity of appellants

1. Name(s) of appellant(s): ECMC as owner of interests formerly held by Pennsylvania Higher Education Assistance Agency (“PHEAA”)
2. Position of appellants in the adversary proceeding or bankruptcy case that is the subject of this appeal: Party in interest.

Part 2: Identify the subject of this appeal

Describe the judgment, order, or decree appealed from:

1. Appellant appeals the Judgment on the Complaint to Determine Dischargeability of Student Loans entered in favor of Plaintiff, Ryan K. Wolfson and against Defendants.

A copy of the Order (D.I. 35) and Opinion (D.I. 34) are attached as Exhibit A.

Part 3: Identify the subject of this appeal

List names of all parties to the judgment, order, or decree appealed from and the names, addresses and telephone numbers of their attorneys (attach additional pages if necessary):

1. Debtor, Ryan K. Wolfson

2. Attorneys:

Timothy J. Weiler, Esquire
716 North Tatnall Street
Wilmington, DE 19801
Attorney for the Debtor

3. Betsy Devos on behalf of the Department of Education

US Attorney's Office
Ellen W. Sights, Esquire
1313 N. Market Street, Suite 400
Wilmington, DE 19801-6101

Part 4: Optional election to have appeal heard by District Court (applicable only in certain districts)

If a Bankruptcy Appellate Panel is available in this judicial district, the Bankruptcy Appellate Panel will hear this appeal unless, pursuant to 28 U.S.C. §158(c)(1), a party elects to have the appeal heard by the United States District Court. If an appellant filing this notice wishes to have the appeal heard by the United States District Court, check below. Do not check the box if the appellant wishes the Bankruptcy Appellate Panel to hear the appeal.



Appellant elects to have the appeal heard by the United States District Court rather than by the Bankruptcy Appellate Panel.

Date: January 24, 2022.

HOGAN♦McDANIEL

/s/ Daniel Kerrick

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Attorneys for ECMC